

Pension Perspectives

Spring 2026



Nik, Manager of the PEPP Financial Planner Team, meets with a member

Meet the PEPP Team:

Your Financial Planning Partners!

Did you know PEPP has a full Financial Planning Team dedicated to helping members achieve the financial future they envision?

Our Financial Planning Team has **been around for a long time**, but we've recently renamed them from Retirement Information Consultants (RICs) because **they provide more than retirement guidance**. They're available to help all members plan their financial future, and they hold **recognized financial planning professional designations** to do so.

To maintain these credentials, each Financial Planner completes **ongoing education** every year, ensuring their knowledge stays current with **industry standards, regulations, and emerging trends**. Our team's designations include CERTIFIED FINANCIAL PLANNER® (FP Canada), Personal Financial Planner® (CSI), Chartered Financial Planner® (CIFP Institute), and QUALIFIED ASSOCIATE FINANCIAL PLANNER™ (FP Canada).

PEPP's Financial Planning Team brings decades of experience from across the financial services industry: currently, more than **60 years combined!** They support members not only with their pension account, but with **holistic retirement planning**. The team helps you understand how all your investments, savings, and income sources **work together** to support your retirement goals.

Our Financial Planners also do not earn commissions, which means their guidance is unbiased and focused solely on **your best interests**. Their role is to **empower** you with clear, objective information so you can make confident, well-informed financial decisions.

Whether you're just starting your career or are near retirement, we encourage you to **meet with the Financial Planning Team** one-on-one or at one of our workshops. Let's plan your financial future – **together**.

We're officially on Instagram!

Looking for more financial tips? We're now on Instagram and **ready to connect!** What will you gain from following our account?

- No matter your career stage, get **helpful tips and tricks** to help you kick-start your retirement journey;
- **Plain-language financial insights** that make planning your future easier; and
- **Financial planning support**, where your questions are answered by a trained Financial Planner.

Follow us at [@PEPP.Canada](https://www.instagram.com/PEPP.Canada)



PEPP Financial Planners Christina and Rejoice (left to right)

Visit pepp.plannera.ca/learning-events to sign up for a workshop or learn more about our Financial Planning Team.

Contact a PEPP Financial Planner toll-free at 1-833-787-3170 or email fpteam@plannera.ca.

Why staying in PEPP makes sense

Thinking about moving your retirement savings into one place? Transferring into PEPP is a great way to consolidate your accounts and take advantage of our **flexible, professionally managed** investment funds.

Our investment program **supports your long-term retirement goals** by rigorously selecting the best investment managers globally and then carefully monitoring their results. PEPP also has access to private markets and alternative investments, which are typically reserved for large institutional investors and **help diversify our funds**. These practices have helped PEPP deliver **greater stability** and meaningful downside protection in times of market volatility.

Our Financial Planning team can **help you with the transfer-in paperwork** and answer any questions you have about the transfer-in process. If you book an appointment, mention you are considering moving other retirement savings into PEPP, and we can have the forms on hand for you.

If you're considering a transfer out, options may include moving funds to a LIRA, another pension plan, or a RRIF (depending on eligibility). However, because **transferring out can affect your future retirement income**, we strongly encourage you to speak with a PEPP Financial Planner before making any decisions.

And remember, **you can't withdraw your locked-in retirement funds from any institution, including PEPP**, until you are eligible to retire! Transferring out does not unlock your retirement income early.

*PEPP Financial Planner
Ethan facilitating a
member workshop*



Member survey results

The 2025 Member Survey results are in! We received **2,011 responses** from PEPP members of all ages and career stages. You continue to express **high levels of confidence in the services and support** you receive through PEPP.

You also let us know areas where we can improve! **Work is already underway** to address some of these opportunities, including:

- A recently **enhanced PEPP website** with improved usability (see below for more info);
- More **targeted messaging** based on your age and career stage; and
- Process optimization to create a **better member experience** for you throughout your PEPP journey.

You can read more results on the PEPP website in our Insights blog titled "PEPP Members Spoke: Here's What You Told Us in 2025!".



91%
satisfaction
with **customer
service quality**

85%
satisfaction
with **PEPP
administration**

87%
satisfaction
with **member
communications**

Above image: PEPP members from Sask Polytech

We've updated the PEPP website!

The PEPP website now has a **fresh, modern look** that matches your newsletter and other Plan materials.

The updated website has **simpler navigation, clean visuals, and streamlined content** that make it easier for you to find what you need. We made changes based on real user data and member feedback, and we believe it will improve your experience using the site.

Check out the changes at pepp.plannera.ca



Administered by
Plannera Pensions & Benefits

Visit

110 - 1801 Hamilton Street
Regina SK S4P 4W3

Call

306-787-5442 (in Regina)
1-877-275-7377 (toll free)

Learn more

facebook.com/PEPP.Canada
instagram.com/pepp.canada

pepp.plannera.ca
pepp@plannera.ca

This newsletter provides general information about the Public Employees Pension Plan and its operation. It does not replace or supersede the legislation governing the Plan.